

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON  
EUGENE DIVISION**

In re **Mark A McGovern**  
**Judy Ann McGovern**

Case No. **08-64917-aer13**Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	\$170,000.00			
B - Personal Property	Yes	5	\$15,442.43			
C - Property Claimed as Exempt	Yes	4				
D - Creditors Holding Secured Claims	Yes	2			\$280,537.30	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			\$20,941.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11			\$186,524.35	
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	1				\$3,842.12
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$3,042.00	
TOTAL		30	\$185,442.43	\$488,002.65		

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON  
EUGENE DIVISION**

In re **Mark A McGovern**  
**Judy Ann McGovern**

Case No. **08-64917-aer13**

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>\$0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>\$20,941.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$49,931.96</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$70,872.96</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>\$3,842.12</b>
Average Expenses (from Schedule J, Line 18)	<b>\$3,042.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	<b>\$5,648.71</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$101,337.30</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$20,941.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$186,524.35</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$287,861.65</b>

B6A (Official Form 6A) (12/07)

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Residence Single family dwelling in Klamath Falls, OR; market analysis is approx.\$144,000 (zillow.com) to \$170,000.00 in value.	mortgagor	C	\$170,000.00	\$264,186.79

**Total:** **\$170,000.00**  
(Report also on Summary of Schedules)

In re **Mark A McGovern**  
**Judy Ann McGovern**

Case No. **08-64917-aer13**  
(if known)

### SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand	J	\$70.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America joint checking 1857	J	\$800.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Avista Utilities security deposit	J	\$272.00
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods: Appliances: stove, microwave, refrigerator, dishwasher, dryer, vacuum, barbecue grill, freezer, washer, space heater, carpet cleaner Small Appliances: Blender, can opener, crock pot, electric knife, iron, toaster, mixer, deep fryer, electric frying pan, coffee maker Electronics: Two televisions, surround sound system, VCR/DVD combo, MP3 player, two computers, two telephones, three alarm clocks, clock, radio, x-box, laptop, printer, three cell phones, clock radio Kitchen: Table, five chairs, dishes, flatware, pots, pans, knives, cups, cooking ware, utensils, wine rack, buffet Living room: couch, recliner, two coffee tables, two entertainment centers, three desks, sofa, chair, four end tables Den: coffee table, sofa, tv stand Bedroom one: box springs, night stand, chest of drawers, bed frame, mattress, dresser Bedroom two: box springs, night stand, chest of drawers, mirror, two bed frames, two mattresses, dresser Bedroom three: Box springs, two night stands, chest of drawers, bed frame, mattress, dresser Misc. household items: lamps, blinds, window treatments,	J	\$3,000.00

In re **Mark A McGovern**  
**Judy Ann McGovern**

Case No. **08-64917-aer13**  
 (if known)

## SCHEDULE B - PERSONAL PROPERTY

*Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		bath mats, laundry baskets, brooms, mops, luggage, vases, pictures, curtains, rugs, ironing boards, bucket Misc. Linens: bed spreads, blankets, sheets, pillowcases, wash cloths, comforters, pillows, towels Home office: File cabinet, three chairs Musical: two brass instruments Lawn and Garden: patio furniture, hand tools, garden hose, outbuilding, lawn mower, power tools		
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures, game cartridges, holiday ornaments, artwork, dvd's, china	J	\$500.00
6. Wearing apparel.		Male, female, and children's dress/casual clothing, including hats, coats, ties, belts, and misc. items	J	\$700.00
7. Furs and jewelry.		Male wedding band, three watches, one ring, one necklace Female wedding band, rings, necklaces, bracelets, earrings, watches	J	\$600.00
8. Firearms and sports, photographic, and other hobby equipment.		35mm camera, camcorder, board games, bicycle, digital camera, misc. fishing equipment, treadmill	J	\$200.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

In re **Mark A McGovern**  
**Judy Ann McGovern**

Case No. **08-64917-aer13**  
 (if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401k through Sky Lakes--co debtor is not currently vested	W	\$705.43
		Employee retirement plan through Fred Meyer	H	\$400.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			

In re **Mark A McGovern**  
**Judy Ann McGovern**

Case No. **08-64917-aer13**  
 (if known)

## SCHEDULE B - PERSONAL PROPERTY

*Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Wages earned not yet paid	J	Unknown
		possible claims, including but not limited to consumers' rights, TILA violations, RESPA violations, fraud and breach of contract, against parties involved in the creation of a line of credit deed of trust, including but not limited to: Secured Funding, Fidelity National Title, LSI.	J	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1991 Honda Accord SE. Fully owned, in fair condition. 196,000 miles.	H	\$1,730.00
		2000 Dodge Grand Caravan in fair condition. Purchasing from Capital One Auto Finance. Purchased in 11/2003, subject to 910 day cramdown rule.	W	\$2,915.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		dessert case	J	\$3,000.00
30. Inventory.	X			
31. Animals.		One dog, two cats, food and supplies for each	J	\$50.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Timeshare through World Mark	J	\$500.00
<div style="text-align: right;">4 continuation sheets attached</div> <div>(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)</div>				<b>Total &gt; \$15,442.43</b>



In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- ☐ 11 U.S.C. § 522(b)(2)  
☒ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Residence Single family dwelling in Klamath Falls, OR; market analysis is approx.\$144,000 (zillow.com) to \$170,000.00 in value.	Or. Rev. Stat. §§ 18.395, 18.402	\$0.00	\$170,000.00
Cash on hand	Or. Rev. Stat. § 18.345(1)(o)	\$70.00	\$70.00
Bank of America joint checking 1857	Or. Rev. Stat. § 18.348	\$800.00	\$800.00
Avista Utilities security deposit	Or. Rev. Stat. § 18.345(1)(o)	\$272.00	\$272.00
Household goods:  Appliances: stove, microwave, refrigerator, dishwasher, dryer, vacuum, barbecue grill, freezer, washer, space heater, carpet cleaner  Small Appliances: Blender, can opener, crock pot, electric knife, iron, toaster, mixer, deep fryer, electric frying pan, coffee maker  Electronics: Two televisions, surround sound system, VCR/DVD combo, MP3 player, two computers, two telephones, three alarm clocks, clock, radio, x-box, laptop, printer, three cell phones, clock radio  Kitchen: Table, five chairs, dishes, flatware, pots, pans, knives, cups, cooking ware, utensils, wine rack, buffet	Or. Rev. Stat. § 18.345(1)(f)	\$3,000.00	\$3,000.00
		<b>\$4,142.00</b>	<b>\$174,142.00</b>

In re **Mark A McGovern**  
**Judy Ann McGovern**

Case No. **08-64917-aer13**  
 (If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

*Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<p>Living room: couch, recliner, two coffee tables, two entertainment centers, three desks, sofa, chair, four end tables</p> <p>Den: coffee table, sofa, tv stand</p> <p>Bedroom one: box springs, night stand, chest of drawers, bed frame, mattress, dresser</p> <p>Bedroom two: box springs, night stand, chest of drawers, mirror, two bed frames, two mattresses, dresser</p> <p>Bedroom three: Box springs, two night stands, chest of drawers, bed frame, mattress, dresser</p> <p>Misc. household items: lamps, blinds, window treatments, bath mats, laundry baskets, brooms, mops, luggage, vases, pictures, curtains, rugs, ironing boards, bucket</p> <p>Misc. Linens: bed spreads, blankets, sheets, pillowcases, wash cloths, comforters, pillows, towels</p> <p>Home office: File cabinet, three chairs</p> <p>Musical: two brass instruments</p> <p>Lawn and Garden: patio furniture, hand tools, garden hose, outbuilding, lawn mower, power tools</p> <p>Books, pictures, game cartridges, holiday ornaments, artwork, dvd's, china</p>	<p>Or. Rev. Stat. § 18.345(1)(a)</p>	<p>\$500.00</p>	<p>\$500.00</p>
		<p><b>\$4,642.00</b></p>	<p><b>\$174,642.00</b></p>

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 2*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Male, female, and children's dress/casual clothing, including hats, coats, ties, belts, and misc. items	Or. Rev. Stat. § 18.345(1)(b)	\$700.00	\$700.00
Male wedding band, three watches, one ring, one necklace	Or. Rev. Stat. § 18.345(1)(b)	\$600.00	\$600.00
Female wedding band, rings, necklaces, bracelets, earrings, watches			
35mm camera, camcorder, board games, bicycle, digital camera, misc. fishing equipment, treadmill	Or. Rev. Stat. § 18.345(1)(o)	\$200.00	\$200.00
401k through Sky Lakes--co debtor is not currently vested	Or. Rev. Stat. § 18.358	\$705.43	\$705.43
Employee retirement plan through Fred Meyer	Or. Rev. Stat. § 18.358	\$400.00	\$400.00
Wages earned not yet paid	Or. Rev. Stat. § 18.348	Unknown	Unknown
possible claims, including but not limited to consumers' rights, TILA violations, RESPA violations, fraud and breach of contract, against parties involved in the creation of a line of credit deed of trust, including but not limited to: Secured Funding, Fidelity National Title, LSI.	Or. Rev. Stat. § 18.348	Unknown	Unknown
1991 Honda Accord SE. Fully owned, in fair condition. 196,000 miles.	Or. Rev. Stat. § 18.345(1)(d)	\$1,730.00	\$1,730.00
2000 Dodge Grand Caravan in fair condition. Purchasing from Capital One Auto Finance. Purchased in 11/2003, subject to 910 day cramdown rule.	Or. Rev. Stat. § 18.345(1)(d)	\$1,715.00	\$2,915.00
One dog, two cats, food and supplies for each	Or. Rev. Stat. § 18.345(1)(e)	\$50.00	\$50.00
		<b>\$10,742.43</b>	<b>\$181,942.43</b>

Case No. 08-64917-aer13  
(If known)

## Continuation Sheet No. 3

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Timeshare through World Mark	Or. Rev. Stat. § 18.345(1)(o)	\$258.00	\$500.00
		\$11,000.43	\$182,442.43

B6D (Official Form 6D) (12/07)

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxx7888  <b>Capital One Auto Finance, Inc.</b> <b>c/o David Lawson, CEO</b> <b>3901 Dallas Pkwy</b> <b>Plano, TX 75287</b>	J	DATE INCURRED: <b>11/2003</b> NATURE OF LIEN: <b>Security interest</b> COLLATERAL: <b>2000 Dodge Grand Caravan in fair condition. Purchased</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			X	<b>\$1,200.00</b>	
		VALUE: <b>\$2,915.00</b>					
ACCT #: xxxxxx7266  <b>Citimortgage Inc</b> <b>Po Box 9438</b> <b>Gaithersburg, MD 20898</b>	J	DATE INCURRED: <b>10/2005</b> NATURE OF LIEN: <b>Conventional Real Estate Mortgage</b> COLLATERAL: <b>Residence</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			X	<b>\$159,887.00</b>	
		VALUE: <b>\$170,000.00</b>					
ACCT #: xxxxxx7266  <b>Citimortgage Inc</b> <b>Po Box 9438</b> <b>Gaithersburg, MD 20898</b>	C	DATE INCURRED: <b>Various</b> NATURE OF LIEN: <b>Arrearage claim</b> COLLATERAL: <b>Residence</b> REMARKS:				<b>\$5,000.00</b>	
		VALUE: <b>\$5,000.00</b>					
ACCT #: xxxxxxxxxxxxxx5446  <b>Clc Consumer Services</b> <b>2730 Liberty Ave</b> <b>Pittsburgh, PA 15222</b>	J	DATE INCURRED: <b>03/2006</b> NATURE OF LIEN: <b>Credit Line Secured</b> COLLATERAL: <b>Residence</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			X	<b>\$99,260.00</b>	<b>\$89,147.00</b>
		VALUE: <b>\$170,000.00</b>					
Subtotal (Total of this Page) >						<b>\$265,347.00</b>	<b>\$89,147.00</b>
Total (Use only on last page) >							

1 continuation sheets attached

(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxxxxx5446  <b>Clc Consumer Services</b> <b>2730 Liberty Ave</b> <b>Pittsburgh, PA 15222</b>	<b>C</b>	DATE INCURRED: <b>Various</b> NATURE OF LIEN: <b>Arrearage claim</b> COLLATERAL: <b>Residence</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>  VALUE: <b>\$170,000.00</b>			<b>X</b>	<b>\$5,039.79</b>	<b>\$5,039.79</b>
ACCT #:  <b>Puget Sound Leasing</b> <b>PO box 1705</b> <b>Tacoma, WA 98401</b>	<b>C</b>	DATE INCURRED: NATURE OF LIEN: <b>Business lease</b> COLLATERAL: <b>equipment</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>  VALUE: <b>\$3,000.00</b>			<b>X</b>	<b>\$10,150.51</b>	<b>\$7,150.51</b>
<b>Subtotal (Total of this Page) &gt;</b> <b>Total (Use only on last page) &gt;</b>						<b>\$15,190.30</b> <b>\$280,537.30</b>	<b>\$12,190.30</b> <b>\$101,337.30</b>

Sheet no. 1 of 1 continuation sheets attached  
to Schedule of Creditors Holding Secured Claims(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

B6E (Official Form 6E) (12/07)

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (12/07) - Cont.

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: IRS PO Box 21126 Philadelphia, PA 19114	J	DATE INCURRED: CONSIDERATION: <b>1040 Taxes</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			X	\$941.00	\$941.00	\$0.00
ACCT #: IRS PO Box 21126 Philadelphia, PA 19114	C	DATE INCURRED: CONSIDERATION: <b>940 Taxes</b> REMARKS: <b>estimated priority employment taxes due</b>				\$20,000.00	\$20,000.00	\$0.00
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims <b>Subtotals (Totals of this page) &gt;</b> <b>Total &gt;</b> (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) <b>Totals &gt;</b> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$20,941.00	\$20,941.00	\$0.00
						\$20,941.00		
							\$20,941.00	\$0.00



B6F (Official Form 6F) (12/07)

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>x049-1</b> <b>ACS</b> <b>PO Box 7060</b> <b>Utica, NY 13504</b>	<b>J</b>	DATE INCURRED: CONSIDERATION: <b>Consumer debt</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$1,382.96</b>
ACCT #: <b>xxU625</b> <b>Alliance One Receivables Mgmt</b> <b>1160 Centre Pointe Drive Suite #1</b> <b>St Paul, MN 55120-1270</b>	<b>J</b>	DATE INCURRED: CONSIDERATION: <b>debt collection</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$5,416.21</b>
<b>Representing:</b> <b>Alliance One Receivables Mgmt</b>		<b>Capital One Bank</b> <b>Lynn Pike, President</b> <b>15000 Capital One Dr.</b> <b>Richmond, VA 23238-1119</b>				<b>Notice Only</b>
ACCT #: <b>xxxious</b> <b>American Express</b> <b>c/o Becket and Lee</b> <b>PO Box 3001</b> <b>Malvern, PA 19355</b>	<b>J</b>	DATE INCURRED: <b>05/30/1989</b> CONSIDERATION: <b>Credit Card</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$11,500.00</b>
ACCT #: <b>xxxx-xxxx-xxxx-3701</b> <b>Capital One Business VISA</b> <b>201 St. Charles Ave 16th Floor</b> <b>New Orleans, LA 70130</b>	<b>J</b>	DATE INCURRED: CONSIDERATION: <b>Business credit card</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$468.74</b>
ACCT #: <b>Chexsystems / Consumer Relations</b> <b>7805 Hudson Road Suite 100</b> <b>Woodbury, MN 55125</b>	<b>J</b>	DATE INCURRED: CONSIDERATION: <b>Check reporting system</b> REMARKS:			<b>X</b>	<b>Notice Only</b>
<b>Subtotal &gt;</b>						<b>\$18,767.91</b>
<b>Total &gt;</b>						

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxxxxx4689</b> <b>Citibank South Dakota N.A.</b> <b>701 E 60th St N</b> <b>Sioux Falls, SD 57104-0493</b>	<b>J</b>	DATE INCURRED: <b>10/2006</b> CONSIDERATION: <b>Consumer debt</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$441.00</b>
ACCT #: <b>x1744</b> <b>Creditmax LLC</b> <b>625 North Flagler Dr. Suite 625</b> <b>West Palm Beach, FL 33401</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Debt Collector</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$7,569.47</b>
<b>Representing:</b> <b>Creditmax LLC</b>		<b>Washington Mutual Bank (Providian)</b> <b>PO Box 99604</b> <b>Arlington, TX 76096-9604</b>				<b>Notice Only</b>
ACCT #: <b>xxxx-xxxxxx-x2005</b> <b>Daniel Gordon, PC</b> <b>4023 W 1st Avenue</b> <b>Eugene, OR 97402-9391</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Debt collector</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$6,612.01</b>
<b>Representing:</b> <b>Daniel Gordon, PC</b>		<b>American Express</b> <b>777 American Expressway</b> <b>Fort Lauderdale, FL 33337-0001</b>				<b>Notice Only</b>
<b>Representing:</b> <b>Daniel Gordon, PC</b>		<b>Klamath County Circuit Court</b> <b>316 Main Street</b> <b>Klamath Falls, OR 97601</b>				<b>Notice Only</b>

Sheet no. 1 of 10 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$14,622.48**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>Direct Loans</b> <b>PO box 5202</b> <b>Greenville, TX 75403</b>	<b>J</b>	DATE INCURRED: CONSIDERATION: <b>Student Loans</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$24,100.00</b>
ACCT #: <b>Edwin Gilman, CPA</b> <b>128 E Front Street</b> <b>Merrill, OR 97633</b>	<b>J</b>	DATE INCURRED: CONSIDERATION: <b>Accountant</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$542.00</b>
ACCT #: <b>Equifax</b> <b>PO Box 105873</b> <b>Atlanta, GA 30348</b>	<b>J</b>	DATE INCURRED: CONSIDERATION: <b>Credit reporting agency</b> REMARKS:			<b>X</b>	<b>Notice Only</b>
ACCT #: <b>Experian</b> <b>PO Box 9600</b> <b>Allen, TX 75013</b>	<b>J</b>	DATE INCURRED: CONSIDERATION: <b>Credit reporting agency</b> REMARKS:			<b>X</b>	<b>Notice Only</b>
ACCT #: <b>xxxx-xxxx-xxxx-3701</b> <b>G.C. Services, Ltd</b> <b>6330 Gulfon Street, Suite 400</b> <b>Houston TX 77081</b>	<b>J</b>	DATE INCURRED: CONSIDERATION: <b>Debt Collector</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$646.61</b>
<b>Representing:</b> <b>G.C. Services, Ltd</b>		<b>Capital One Bank</b> <b>Lynn Pike, President</b> <b>15000 Capital One Dr.</b> <b>Richmond, VA 23238-1119</b>				<b>Notice Only</b>

Sheet no. **2** of **10** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$25,288.61**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxx-xxxxxx-x2002</b> <b>General Credit Service, Inc.</b> <b>April Smith, President</b> <b>2724 Jacksonville Hwy</b> <b>Medford, OR 97501</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Consumer debt</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$2,640.60</b>
<b>Representing:</b> <b>General Credit Service, Inc.</b>		<b>American Express</b> <b>777 American Expressway</b> <b>Fort Lauderdale, FL 33337-0001</b>				<b>Notice Only</b>
ACCT #: <b>xxxxxxxxxxx5608</b> <b>Gottshalks HSBC</b> <b>Retail Services</b> <b>PO Box 703</b> <b>Wood Dale, IL 60191-0703</b>	<b>J</b>	DATE INCURRED: <b>10/2006</b> CONSIDERATION: <b>Consumer</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$161.00</b>
ACCT #: <b>xxxxx0201</b> <b>IC System, Inc.</b> <b>PO Box 64444</b> <b>444 E Hwy 96</b> <b>Saint Paul, MN 55164</b>		DATE INCURRED: CONSIDERATION: <b>Collecting for -Various</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$5,676.22</b>
<b>Representing:</b> <b>IC System, Inc.</b>		<b>Ebay Inc.</b> <b>Attn: Legal Dept.</b> <b>2145 Hamilton Ave.</b> <b>San Jose, CA 95125</b>				<b>Notice Only</b>
<b>Representing:</b> <b>IC System, Inc.</b>		<b>GE Money Bank</b> <b>Attn: Bankruptcy Department</b> <b>PO Box 103104</b> <b>Roswell, GA 30076</b>				<b>Notice Only</b>

Sheet no. 3 of 10 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$8,477.82**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: IC System, Inc.		Pay Pal PO Box 960080 Orlando, FL 32896				Notice Only
Representing: IC System, Inc.		Washington Mutual Bank (Providian) PO Box 99604 Arlington, TX 76096-9604				Notice Only
ACCT #:		DATE INCURRED: CONSIDERATION: <b>Debt collector</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			X	\$2,640.60
Law Offices of James West, P.C 6380 Rogerdale Road Houston, TX 77072-1624	J					
Representing: Law Offices of James West, P.C		American Express 777 American Expressway Fort Lauderdale, FL 33337-0001				Notice Only
ACCT #: xxxx-xxxx-xxxx-2449		DATE INCURRED: CONSIDERATION: <b>Collection Attorney</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			X	\$3,616.53
Mann Bracken LLC 2325 Clayton Road Concord, CA 94520	J					
Representing: Mann Bracken LLC		GE Money Bank Attn: Bankruptcy Department PO Box 103104 Roswell, GA 30076				Notice Only

Sheet no. 4 of 10 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

\$6,257.13

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: <b>Mann Bracken LLC</b>		<b>Pay Pal</b> <b>PO Box 960080</b> <b>Orlando, FL 32896</b>				<b>Notice Only</b>
ACCT #: <b>1583</b> <b>Marcus Peterson, DDS</b> <b>2440 Dahlia Street</b> <b>Klamath Falls, OR 97601</b>	<b>J</b>	DATE INCURRED: CONSIDERATION: <b>Medical</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$823.32</b>
ACCT #: <b>Molatore, Scroggin, Peterson and Co. LLP</b> <b>824 Pine Street</b> <b>Klamath Falls, OR 97601</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Consumer</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>Unknown</b>
ACCT #: <b>NACM Oregon</b> <b>7931 NE Halsey, Suite 200</b> <b>Portland, OR 97213</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collection agency</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$7,698.35</b>
Representing: <b>NACM Oregon</b>		<b>Running Y Ranch</b> <b>5115 Running Y Rd.</b> <b>Klamath Falls, OR 97601</b>				<b>Notice Only</b>
ACCT #: <b>xxxxxxx6923</b> <b>Nationwide Credit, Inc.</b> <b>3010 Corporate Way</b> <b>Mirimar, FL 33025-6547</b>	<b>J</b>	DATE INCURRED: CONSIDERATION: <b>Debt collector</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$5,027.66</b>

Sheet no. **5** of **10** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$13,549.33**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Nationwide Credit, Inc.		American Express 777 American Expressway Fort Lauderdale, FL 33337-0001				Notice Only
ACCT #: xxx6161 NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044-2368	J	DATE INCURRED: CONSIDERATION: <b>debt collection</b> REMARKS: <b>Repossessed 2003 Acura</b>			X	\$6,848.83
Representing: NCO Financial Systems, Inc.		Capital One Auto Finance, Inc. c/o David Lawson, CEO 3901 Dallas Pkwy Plano, TX 75287				Notice Only
ACCT #: xxxxxxxxxxxR24A Oit 3201 Campus Dr Klamath Falls, OR 97601	X J	DATE INCURRED: <b>09/24/2003</b> CONSIDERATION: <b>Educational</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			X	\$1,288.00
Representing: Oit		Educational Computer Systems Inc. 181 Montour Run Road Coraopolis, PA 15108-9408				Notice Only
ACCT #: Pioneer Press PO Box 400 Ft Jones, CA 96032	C	DATE INCURRED: CONSIDERATION: <b>Business debt</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			X	\$185.65

Sheet no. 6 of 10 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$8,322.48**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx8578 Radio Shack PO Box 639183 Des Moines, IA 50364-0001	J	DATE INCURRED: 12/2006 CONSIDERATION: <b>Consumer debt</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			X	\$337.00
ACCT #: Rauch-Milliken International PO Box 8390 Metairie, LA 70011	C	DATE INCURRED: CONSIDERATION: <b>Debt collector</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			X	\$0.00
Representing: Rauch-Milliken International		<b>Yellowbook</b> PO box 3162 Cedar Rapids, IA 52406-3162				Notice Only
ACCT #: xxxxx0408 Rogue Federal Credit Union Gene Pelham, CEO 1370 Center Drive Medford OR 97501	J	DATE INCURRED: 11/2006 CONSIDERATION: <b>Personal loan</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			X	\$9,380.00
ACCT #: xxxious Sky Lakes Medical Center/MWMC 2865 Daggett Avenue Klamath Falls, OR 97601	C	DATE INCURRED: CONSIDERATION: <b>medical bills</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			X	\$3,000.00
ACCT #: xx1055 Smith Bates Printing 537 Northern Heights Blvd Klamath Falls, OR 97601	C	DATE INCURRED: CONSIDERATION: <b>Business debt</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			X	\$1,574.95

Sheet no. 7 of 10 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

\$14,291.95

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)



B6F (Official Form 6F) (12/07) - Cont.

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxxx0099</b> <b>South Valley Bank and Trust</b> <b>PO Box 5210</b> <b>Klamath Falls, OR 97601</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Business loan</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$33,838.94</b>
ACCT #: <b>x1744</b> <b>StoneLeigh Recovery Association</b> <b>1919 S Highland Ave Ste 325B</b> <b>Lombard, IL 60148</b>	<b>J</b>	DATE INCURRED: CONSIDERATION: <b>Debt collector</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$7,569.47</b>
<b>Representing:</b> <b>StoneLeigh Recovery Association</b>		<b>Washington Mutual Bank (Providian)</b> <b>PO Box 99604</b> <b>Arlington, TX 76096-9604</b>				<b>Notice Only</b>
ACCT #: <b>Telecheck Recovery Services, Inc.</b> <b>5251 Westheimer</b> <b>Houston, TX 77056</b>	<b>J</b>	DATE INCURRED: CONSIDERATION: <b>Collecting for -</b> REMARKS:			<b>X</b>	<b>Notice Only</b>
ACCT #: <b>The BiWeekly Advantage Plan</b> <b>PO box 9448</b> <b>Gaithersburg, MD 20898-9448</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Consumer debt</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>Unknown</b>
ACCT #: <b>TransUnion</b> <b>PO Box 6790</b> <b>Fullerton, CA 92834</b>	<b>J</b>	DATE INCURRED: CONSIDERATION: <b>Credit reporting agency</b> REMARKS:			<b>X</b>	<b>Notice Only</b>

Sheet no. 8 of 10 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$41,408.41**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxx6112</b> <b>United Recovery Systems, Inc.</b> <b>5800 North Course Drive</b> <b>Houston, TX 77072</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Debt Collector</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$2,640.60</b>
<b>Representing:</b> <b>United Recovery Systems, Inc.</b>		<b>American Express</b> <b>777 American Expressway</b> <b>Fort Lauderdale, FL 33337-0001</b>				<b>Notice Only</b>
<b>Representing:</b> <b>United Recovery Systems, Inc.</b>		<b>Capital One Bank</b> <b>Lynn Pike, President</b> <b>15000 Capital One Dr.</b> <b>Richmond, VA 23238-1119</b>				<b>Notice Only</b>
ACCT #: <b>xxxx-xxxx-xxxx-2449</b> <b>Universal Fidelity LP</b> <b>PO Box 941911</b> <b>Houston Tx 77094-8911</b>	<b>J</b>	DATE INCURRED: CONSIDERATION: <b>Collecting for -</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$3,616.53</b>
<b>Representing:</b> <b>Universal Fidelity LP</b>		<b>GE Money Bank</b> <b>Attn: Bankruptcy Department</b> <b>PO Box 103104</b> <b>Roswell, GA 30076</b>				<b>Notice Only</b>
<b>Representing:</b> <b>Universal Fidelity LP</b>		<b>Pay Pal</b> <b>PO Box 960080</b> <b>Orlando, FL 32896</b>				<b>Notice Only</b>

Sheet no. 9 of 10 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$6,257.13**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxxxx1871</b> <b>Us Dept Of Education</b> <b>Attn: Borrowers Service Dept</b> <b>PO Box 5609</b> <b>Greenville, TX 75403</b>	<b>J</b>	DATE INCURRED: <b>09/2005</b> CONSIDERATION: <b>Educational</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$23,161.00</b>
ACCT #: <b>xxxxxxx5048</b> <b>WorldMark By Wyndham</b> <b>PO Box 97976</b> <b>Las Vegas, NV 89193-7976</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Condominium fees/dues</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$554.81</b>
ACCT #: <b>xx0208</b> <b>Yellow Book USA</b> <b>PO Box 6447</b> <b>Carol Stream IL 60197-6448</b>	<b>J</b>	DATE INCURRED: CONSIDERATION: <b>Business Debt</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$537.63</b>
ACCT #: <b>xxxx-xxxxxx-x1006</b> <b>Zwicker &amp; Associates, P.C.</b> <b>Attorneys at Law</b> <b>80 Minuteman Road</b> <b>Andover, MA 01810-1031</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Collection agent</b> REMARKS: <b>Disputed as to interest, late fees, and other charges</b>			<b>X</b>	<b>\$5,027.66</b>
<b>Representing:</b> <b>Zwicker &amp; Associates, P.C.</b>		<b>American Express</b> <b>777 American Expressway</b> <b>Fort Lauderdale, FL 33337-0001</b>				<b>Notice Only</b>

Sheet no. **10** of **10** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$29,281.10**

Total &gt;

**\$186,524.35**(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<b>Puget Sound Leasing</b> PO box 1705 Tacoma, WA 98401	Equipment Lease Contract to be REJECTED Contract is in DEFAULT

B6H (Official Form 6H) (12/07)

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Jennifer McGovern</b> 136 Peach Street Klamath Falls, OR 97601	<b>Oit</b> 3201 Campus Dr Klamath Falls, OR 97601

B6I (Official Form 6I) (12/07)

In re **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	<b>Dependents of Debtor and Spouse</b>	
<b>Married</b>	Relationship(s): Daughter Daughter Son	Age(s): 20 14 13
	Relationship(s):	Age(s):
<b>Employment:</b>	<b>Debtor</b>	<b>Spouse</b>
Occupation	Deli Asst. Manager	Registration Rep.
Name of Employer	Fred Meyer, Inc.	Sky Lakes Medical Center
How Long Employed	4 months	3 years
Address of Employer	Klamath Falls, OR 97601	2865 Daggett Street Klamath Falls, OR 97601

INCOME: (Estimate of average or projected monthly income at time case filed)

	<b>DEBTOR</b>	<b>SPOUSE</b>
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$1,911.87	\$2,904.09
2. Estimate monthly overtime	\$54.47	\$0.00
3. SUBTOTAL	<b>\$1,966.34</b>	<b>\$2,904.09</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$137.80	\$325.00
b. Social Security Tax	\$122.72	\$178.40
c. Medicare	\$28.73	\$41.73
d. Insurance	\$0.00	\$384.58
e. Union dues	\$0.00	\$0.00
f. Retirement 401k	\$98.97	\$0.00
g. Other (Specify) Fred Meyer General Fund / Worker's Comp	\$4.33	\$3.58
h. Other (Specify) Worker's comp	\$2.47	\$0.00
i. Other (Specify)	\$0.00	\$0.00
j. Other (Specify)	\$0.00	\$0.00
k. Other (Specify)	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$395.02</b>	<b>\$933.29</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$1,571.32</b>	<b>\$1,970.80</b>
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify):	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a. tax refund income	\$300.00	\$0.00
b.	\$0.00	\$0.00
c.	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$300.00</b>	<b>\$0.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$1,871.32</b>	<b>\$1,970.80</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<b>\$3,842.12</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**None. While jt. debtor has had overtime in the past, the hospital has notified the department that no more overtime will be available.**

B6J (Official Form 6J) (12/07)

IN RE: **Mark A McGovern**  
**Judy Ann McGovern**Case No. **08-64917-aer13**  
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1,212.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable TV	\$125.00 \$60.00 \$130.00 \$110.00
3. Home maintenance (repairs and upkeep)	\$25.00
4. Food	\$560.00
5. Clothing	\$25.00
6. Laundry and dry cleaning	\$15.00
7. Medical and dental expenses	\$20.00
8. Transportation (not including car payments)	\$210.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other: disability	\$230.00 \$15.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: Wyndham dues c. Other: d. Other: accountant fees	\$45.00 \$100.00
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other:	\$160.00
<b>18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</b>	<b>\$3,042.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>accountant fees expected to last until final business returns are done; debtors anticipate increasing their misc. household expenses to \$100 at that point. Wyndam dues for timeshare use are in lieu of recreation expenses.</b>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$3,842.12
b. Average monthly expenses from Line 18 above	\$3,042.00
c. Monthly net income (a. minus b.)	\$800.12

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON  
EUGENE DIVISION**

IN RE: **Mark A McGovern**  
**Judy Ann McGovern**

CASE NO **08-64917-aer13**

CHAPTER **13**

**EXHIBIT TO SCHEDULE J**

**Itemized Personal Expenses**

Expense	Amount
Haircuts	\$50.00
Misc. household expenses	\$10.00
Pet expenses	\$50.00
misc. children school/pers. exp	\$50.00
Total >	\$160.00



B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Mark A McGovern**  
**Judy Ann McGovern**

Case No. **08-64917-aer13**  
(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 32 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 12/20/2008

Signature /s/ Mark A McGovern  
**Mark A McGovern**

Date 12/20/2008

Signature /s/ Judy Ann McGovern  
**Judy Ann McGovern**

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON  
EUGENE DIVISION**

In re: **Mark A McGovern**  
**Judy Ann McGovern**

Case No. **08-64917-aer13**  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$12,904.00	2008 YTD income from employment-debtor
\$28,879.68	2008 YTD Income from employment-co debtor
	2008 Income from business
	2007 Income from business
\$34,209.00	2007 income from employment-co debtor
\$33,778.00	2006 income from employment-co debtor

**2. Income other than from employment or operation of business**

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$5,827.00	2007 Federal tax refund
\$2,340.00	2007 Oregon tax refund
\$4,181.00	2006 Federal tax refund

**3. Payments to creditors**

**Complete a. or b., as appropriate, and c.**

None ☒ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON  
EUGENE DIVISION**

In re: **Mark A McGovern**  
**Judy Ann McGovern**

Case No. **08-64917-aer13**  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 1*

**4. Suits and administrative proceedings, executions, garnishments and attachments**

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
American Express vs. McGovern 0804414CV	Debt collection	Klamath County Circuit Court	Judgment entered

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Capital One Auto Finance 3901 Dallas Parkway Plano, TX 75093	Spring 2008	2003 Acura MDX, sold for \$16,000 at auction, balance of \$6600 remaining

**6. Assignments and receiverships**

- None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**7. Gifts**

- None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**8. Losses**

- None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON  
EUGENE DIVISION**

In re: **Mark A McGovern**  
**Judy Ann McGovern**

Case No. **08-64917-aer13**  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 2*

**9. Payments related to debt counseling or bankruptcy**

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Office of Karen M. Oakes, P.C. 6502 South Sixth Street Klamath Falls, OR 97603	11/2008	\$200.00
Hummingbird Credit Counseling	12/2008	\$49.00

**10. Other transfers**

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
various (no relationship)	May 2008	business equipment

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

**11. Closed financial accounts**

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
South Valley Bank and Trust 803 Main Street Klamath Falls, OR 97601	Business checking, negative balance owed	unknown

**12. Safe deposit boxes**

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
Bank of America Klamath Falls, OR 97601	Self	Papers	n/a

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON  
EUGENE DIVISION**

In re: **Mark A McGovern**  
**Judy Ann McGovern**

Case No. **08-64917-aer13**  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 3*

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**13. Setoffs**

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**14. Property held for another person**

None ☒ List all property owned by another person that the debtor holds or controls.

---

**15. Prior address of debtor**

None ☒ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

---

**16. Spouses and Former Spouses**

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

---

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

---

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

---

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON  
EUGENE DIVISION**

In re: **Mark A McGovern  
Judy Ann McGovern**

Case No. **08-64917-aer13**  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 4*

**18. Nature, location and name of business**

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

**NAME, ADDRESS, AND LAST FOUR DIGITS OF  
SOCIAL-SECURITY OR OTHER INDIVIDUAL  
TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN**

**NATURE OF BUSINESS**

**BEGINNING AND ENDING  
DATES**

**Mainstream Espresso dba Sugar Pine Cafe  
136 Peach Street  
Klamath Falls, OR 97601  
\*\*-\*\*\*0806**

**Coffee vendor**

**07/1995-08/2008**

**MA and JR Enterprises, Inc.  
136 Peach Street  
Klamath Falls OR 97601**

**Property acquisition**

**07/2004-09/2008**

**No activity from 2006  
until dissolution**

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

None ☐ a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

**NAME AND ADDRESS**

**DATES SERVICES RENDERED**

**Molatore, Scroggin, Peterson, & Co  
824 Pine Street  
Klamath Falls, OR 97601**

**unknown to 2007**

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON  
EUGENE DIVISION**

In re: **Mark A McGovern**  
**Judy Ann McGovern**

Case No. **08-64917-aer13**  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 5*

- None ☐ b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

**NAME AND ADDRESS**

**DATES SERVICES RENDERED**

**Molatore, Scroggin, Peterson, & Co**  
**824 Pine Street**  
**Klamath Falls, OR 97601**

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

**NAME**

**ADDRESS**

**Self**

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

**NAME AND ADDRESS**

**DATE ISSUED**

**South Valley Bank and Trust**  
**803 Main Street**  
**Klamath Falls, OR 97601**

**12/2007**

**20. Inventories**

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

- None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
<b>Judy McGovern</b> <b>136 Peach Street</b> <b>Klamath Falls, OR 97601</b>	<b>President</b>	<b>50%</b>
<b>Mark McGovern</b> <b>136 Peach Street</b> <b>Klamath Falls, OR 97601</b>	<b>Vice President</b>	<b>50%</b>

**22. Former partners, officers, directors and shareholders**

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON  
EUGENE DIVISION**

In re: **Mark A McGovern**  
**Judy Ann McGovern**

Case No. **08-64917-aer13**  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 6*

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

**23. Withdrawals from a partnership or distributions by a corporation**

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

**24. Tax Consolidation Group**

None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

**25. Pension Funds**

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 12/20/2008

Signature /s/ Mark A McGovern  
of Debtor Mark A McGovern

Date 12/20/2008

Signature /s/ Judy Ann McGovern  
of Joint Debtor Judy Ann McGovern  
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.  
18 U.S.C. §§ 152 and 3571*



B 201 (12/08)

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON  
EUGENE DIVISION**

IN RE: **Mark A McGovern  
Judy Ann McGovern**

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON  
EUGENE DIVISION**

IN RE: **Mark A McGovern**  
**Judy Ann McGovern**

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income**  
**(\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Compliance with § 342(b) of the Bankruptcy Code**

I, **Karen M. Oakes**, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

**/s/ Karen M. Oakes**

Karen M. Oakes, Attorney for Debtor(s)  
Bar No.: OSB 98463  
Karen M. Oakes  
Law Office of Karen M. Oakes, P.C.  
6502 South 6th Street  
Klamath Falls, OR 97603  
Phone: (541) 273-1650  
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E-Mail: karenmo@charter.net

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF OREGON  
EUGENE DIVISION**

IN RE: **Mark A McGovern**  
**Judy Ann McGovern**

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

<u><b>Mark A McGovern</b></u>	<b>X</b> <u><b>/s/ Mark A McGovern</b></u>	<u><b>12/20/2008</b></u>
<u><b>Judy Ann McGovern</b></u>	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	<b>X</b> <u><b>/s/ Judy Ann McGovern</b></u>	<u><b>12/20/2008</b></u>
Case No. (if known) <u><b>08-64917-aer13</b></u>	Signature of Joint Debtor (if any)	Date